

Certificate Number: 02114-VAE-DE-005645345
Bankruptcy Case Number: 0835043

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on 12/14/08, at 11:51 o'clock PM EST, Martha Smith completed a course on personal financial management given by Internet by Consumer Credit Counseling Service of Greater Atlanta, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District Of Virginia.

Title: Bankruptcy Program Director
By: /s/Doug Erickson

Date: 12.14.08

Consumer Credit Counseling Service (CredAbility):
Phone: 866-672-2227
Email: info@cccsinc.org
Website: www.cccsbankruptcy.org
Tax ID: 58-0942924